

Highway 39 generally conforms to 2 lane specifications. Portions of National Highway 36 not conforming to 2 lane National Highway specifications are proposed to be considered for improvement in phases to 2 lane during the Eighth Five Year Plan, which is yet to be finalised.

(c) A sum of Rs. 202 lakhs is tentatively proposed for improvement of National Highways 36 and 39 during Annual Plan 1991-92 in the District of Karbi Anglong subject to the availability of funds.

Sticky advances by Corporation Bank in Delhi

4075. SHRI LOKANATH CHOUDHURY : Will the Minister of FINANCE be pleased to state :

(a) whether there has been an increase in the sticky advances disbursed by the Corporation Bank branches in Delhi during the last three years;

(b) if so, the amount of sticky advances at the end of March 1989, 1990 and 1991 and the reasons therefor;

(c) whether the Reserve Bank of India has discovered violation of Foreign Exchange Regulation Act and other irregularities in the advance managements of the Bank; and

(d) if so, the action taken in the matter ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) and (b) Banks being credit institutions, the risk of certain advances turning sticky is inherent in the system. Advances may turn sticky due to certain internal and external factors such as lack of adequate credit appraisal,

ineffective post disbursement supervision, recessionary trends in the industry, natural calamities etc.

According to the forms of Balance Sheet and Profit & Loss Account prescribed in the Third Schedule of the Banking Regulation Act, 1949, which all banks are required to follow, and in accordance with the practices and usages customary among bankers, the banks are given statutory protection from disclosing the quantum of bad and doubtful debts as well as the sticky advances for which provision is made to the satisfaction of their statutory auditors.

(c) and (d) Reserve Bank of India has intimated that it has not come across instances of violation of Foreign Exchange Regulation Act, or corrupt practices in the advances management of the branches of Corporation Bank. Reserve Bank of India however observed certain deviations from the used pre and post sanction procedure relating to some of the advances and bank has been advised to take corrective steps. Enforcement Directorate has reported that it has not registered any case against any branch of the Corporation Bank in Delhi.

Export Oriented Units

4076. SHRIMATI VASUNDHARA RAJE : Will the Minister of COMMERCE be pleased to state :

(a) the number of 100 per cent export oriented units set up in the country during the last three years, State-wise;

(b) how many of those units have started commercial production; and

(c) the details thereof ?